

Information to identify the case:

Debtor 1	Daniel T. Calhoun	Social Security number or ITIN	xxx-xx-8946
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-11480-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel T. Calhoun

4/28/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daniel T. Calhoun
 Debtor

Case No. 17-11480-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db +Daniel T. Calhoun, 609 N. Cambridge Avenue, Ventnor City, NJ 08406-1306
 cr State of New Jersey, Dept of Human Services, PO Box 716, Trenton, NJ 08625-0716
 516610090 Advocare Township Pediatrics, PO Box 3001 D19, Voorhees, NJ 08043-0598
 516610091 +Allyson M. Calhoun, 206 N. Surrey Avenue, Ventnor City, NJ 08406-1866
 516610093 +American Express Legal, 500 North Franklin Turnpike, PO Box 278, Ramsey, NJ 07446-0278
 516610095 +Atlantic County Probation, 1333 Atlantic Avenue, 2nd Floor, PO Box 5129,
 Atlantic City, NJ 08404-5129
 516610096 +Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
 516610099 Ditech Financial LLC, PO Box 6172, Rapid City, MN 55709
 516610101 +FMA Alliance, Ltd, 12339 Cutten Road, Houston, TX 77066-1807
 516610100 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
 516610104 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Complex,
 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
 516610106 +Phillips & Cohen Associates, Ltd, 1004 Justison Street, Wilmington, DE 19801-5148
 516610107 +Pioneer Credit Recovery, Inc., PO Box 189, Arcade, NY 14009-0189
 516610109 +Regional Adjustment Bureau Inc., PO Box 34111, Memphis, TN 38184-0111
 516610110 +Rickart Collection Systems, Inc., 575 Milltown Rd, PO Box 7242,
 North Brunswick, NJ 08902-7242
 516610105 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement - Bkrptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245,
 Trenton, NJ 08695)
 516610111 +Shellpoint Mortgage Services, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
 516610112 South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
 516610113 State of New Jersey, Surcharge Administration Office, PO Box 136, 4th Fl,
 Trenton, NJ 08666-0136
 516610114 State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
 516610115 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Pkwy #302, Roseland, NJ 07068-1640
 516610116 +US Small Business Administration, New Jersey District Office, Two Gateway Center Suite 1501,
 Newark, NJ 07102-5003
 516610117 +Ventnor Water/Sewer Office, 6201 Atlantic Avenue, Ventnor City, NJ 08406-2734

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 28 2017 23:54:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 28 2017 23:54:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516610092 EDI: AMEREXPR.COM Apr 28 2017 23:33:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 516610094 E-mail/Text: bankruptcy@pepcoholdings.com Apr 28 2017 23:54:26 Atlantic City Electric,
 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
 516610097 EDI: CITICORP.COM Apr 28 2017 23:33:00 Citi Cards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 516610098 EDI: WFNNB.COM Apr 28 2017 23:33:00 Comenity Bank, Bankruptcy Department, PO Box 182125,
 Columbus, OH 43218-2125
 516610102 +EDI: IIC9.COM Apr 28 2017 23:33:00 I.C. System Inc., PO Box 64378,
 Saint Paul, MN 55164-0378
 516610103 EDI: TSYS2.COM Apr 28 2017 23:33:00 Macy's, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 516610108 EDI: PRA.COM Apr 28 2017 23:33:00 Portfolio Recovery Associates, LLC,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 32

Date Rcvd: Apr 28, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com,
dss@trustesolutions.net
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com, dss@trustesolutions.net
Rex J. Roldan on behalf of Debtor Daniel T. Calhoun roldanlaw@comcast.net,
r43760@notify.bestcase.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5